

Annex 1 QUESTIONNERIE FOR COOPERTIVES MEMEBERS

January 8 /2016

This questionnaire is designed to conduct a search on to measure the operating and financial performance of the cooperatives in the zone

The study is purely for academic research purpose required for partial fulfillment of MA Degree in Management of business administration (MBA)

The main objective of the research is to investigate to measure the operating and financial performance of the cooperatives in the zone

Accordingly, the finding of the study is expected to enhance our awareness about the peace of cooperative association in any development arena in general and in rural poverty reduction in particular. Beside the recommendations that are expected to be made in light of the findings could be helpful to development planner and policy makers, implementing bodies and to other stakeholders.

To this end, your frank and genuine responses to the question are highly indispensable. Therefore, indicating that you may not need to maintain your name, and promising that all the information that is collected from you be kept confidential and used only for the purpose of the study, the researcher herby kindly request your cooperatives for the same.

Thank you for the cooperation.

Tesfaye Berhanu

Date _____

- i. Questionnaire Number _____
- ii. Name of the enumerator _____ Signature
- iii. Name of cooperative _____
Village _____

1. General information about the respondent

1.1 Sex a) Male b) Female

1.2. Age _____

Level of education

- a) Illiterate
- b) read and write
- c) primary education
- d) secondary education
- e) Tertiary education

1.4 Marital Status

A) Single b) Widowed c) Married d) Divorced

1.5 Main activity (occupation status)

- a) Farming private organization
- b) Government employee
- c) registered formal business
- d) Homemade small informal business
- e) Cooperative employee f) student

What is the status in your cooperatives?

a) Member only b) employee in the cooperatives c) committee member

2. Issues related to general objectives, principles management and internal activities and situation of the cooperatives

2.1 What are the major services you gain from cooperatives?

- a) Input supplies
- b) Market services of your production
- c) Supply of consumer goods
- d) Processing services for your production
- e) Saving and credit services
- f) Training and consultation other

2.2 Are these major services are carried out properly by cooperatives?

a) Yes b) no c) to some extent d) not sure

2.3 If the service are not properly carried out then what are the reason

2.4 Have you ever get an opportunity of training being a member of the cooperatives in what way facilitated by the cooperatives?

a) Yes B) no

2.5 If your response the above question if yes in what way you get it?

a) Use of credit b) use of income c) use of market d) how to develop animal Species e) how to plot farm land f) use of market

2.6 Do you agree that you become member of the cooperatives willingly?

a) Strongly disagree b) agree C) strong agree d) disagree
e) neutral

2.7 What are the criteria you have been asked to get cooperative membership? Use of the following:-

Use: (not important+1 less important =2 moderately important =3 highly important = 4 critically important = 5

- a) ability of contribute some required initial capital
- b) ability to pay periodic payment
- c) promise to buy good
- d) promise to sell products to cooperatives
- e) Other /explain degree of importance

2.8 As you are a cooperative member, can you participate in the election of the leaders of the cooperatives?

a) Yes b) no

2.9 Do you feel that your cooperative society's property and or money is embezzled or misused?

- a) Yes b) no

2.10 If your answer to question 2.10 is "yes" then, whom do you think have embezzled or misused your cooperatives society's property or money?

- a) All management committee member
b) Some monument committee member
c) Coop. organization
d) Development officials
e) Others specify _____

2.11 Do you think the cooperative cooperatives is growing?

- a) Yes b) No

2.12 If your answer to question 2.11 above is "yes" in what term do you believe it is growing? (Multiple answers are possible)

- a) In asset accumulation
b) In raising number of member
c) in diversifying activities
d) Other (specify)

2.13 If your answer to question 2.11 above is "No" what do you think it is the reason? (Multiple answers are possible)

- a) Poor management
b) Lack of support
c) Lack of market
d) Law members of participant
e) Other (specify)

2.15 What are the major problems encountered by your cooperatives society

2.16 Please, indicate the remedial action an you suggestion to overcome the problems you have identified above

3. Issue related to credit service of cooperative

3.1 Based on your experience, does your cooperative provide credited service to its members?

a) Yes b) no

3.2 if your answer to question 3-1 above is "yes" does your cooperative provide the amount of money (loan) requested by the members.

a) Yes b)

3.3. If your cooperatives provide loan, does it provide loan to non member?

a) Yes b) no

3.4 Is there any alternative sources of finance in your area?

a) Yes b) no

3.5 If your answer to question 3-6 above is "yes" what other alternative source of finance are available for the people rather than cooperatives ?multiple answers are possible

a) Individual money lender b) microfinance credit c) governmental bank private bank d) others

3.6 How do you generally compare the amount of interest rate at which your cooperative provide loan to its member relatives to interest rate charged by other alternative sources.

a) Very lower b) lower c) the same d) higher e) very higher

3.7 based on your experience, does your cooperative as collateral for loan.

a) Yes B) no

3.8 What is the difference in the case of collateral comparing to other comment?

4. Issues related to supply of input and consumable goods

4.1 Which of the following activities? Inputs services are currently undertaken /supplied/ by your cooperatives multiply answer are possible

S/N		Yes	No	No information
	Improved seed			
	Loan/credit/			
	Insecticides / herbicides supply			
	Basic consumable good and supplies			
	Storage services			
	Training on how to operate			
	Improved seed			
	Loan/credit/			
	Insecticides / herbicides supply			
	Basic consumable good and supplies			

4.2 for those input or service your cooperatives currently supply or provide, please indicate the quality of input, market, and services being provided, relative to previous sources you were used.

1= highly improved 2= Slightly improved 3= the same as before 4= moderately improved 6= not applicable

S/N	Type of input goods/ services provide	Access		
		Availability of the required amount	Availability of the required time	Availability of the required place
1	Improved seed			
2	Loan/credit/			
3	Insecticides / herbicides supply			
4	Basic consumable good and supplies			
5	Storage services			

4.3 Please indicate whether members can get access to the various input /services from your cooperatives on credit basis in the following table

S/No	Type of input goods/ services provide	Yes	No
1	Capacity building training		
2	Improved seed supply		
3	Fertilizers		
4	Loan/credit services		
5	Insecticide /herbicide supply		
6	Basic consumable goods and services supply		
7	Milling services		
8	Storage services		
9	Other		

4.4 in your opinion, how do you rate the sustainability of the credit payment arrangement for the member.

A) hily unstable b) highly stable c) suitable d) I don't know

4.5 If your answerer to question 4.4 is either "unstable" or "highly unstable" what is the reason?

4.6 if your answerer to question 4.4 is either "stable" or "highly stable" what is your evidence?

4.7 Please indicate the major problems you encountered so far with respect to the supply provision of inputs

4.8 please indicate the remedial action you suggest to overcome the proplem you have identified in question 4-4

5 Issue related to market services

5.1 Please indicate the type of product marketing services that are currently provided by your cooperative in the following table.

S.No.	Type of input goods/ services provide	Adequacy of market service provided by your cooperation		
		Yes	No	No information
	Honey			
	Coffee and spice			
	Animals and milk& milk product			
	grain			

5.2 for the products that your cooperatives currently provides to market, compare the access and quality of the market services provided by your cooperatives, relatives to other alternatives marketing options currently available to me embers in the following table

Use: 1=no other option; 2= highly lower 3= lower 4 the same as other options, 5= better, 6= highly better;

S/N	Types of goods and services	Access to and quality of market			
		Adequacy of market services provided by your cooperatives	Availability of market any time	Availability of market required at near place	Reasonableness of market price for the product
	Grain				
	Vegetables				
	Milk and milk product				
	Honey				
	Animals				

5.3 if your answer to question 5-3 is either “lower” or “highly lower ” what do you think is reason

If your answer to question 5.3 is either “better” or “highly better” what is the reason? _____

6. Issue related to roll of cooperative upon income

6.1 Accordingly to your opinion, which group of the community do you think become member of cooperative most of the time (multiple answer is possible)

- a. low-income groups
- b. middle income groups
- c. high income groups
- d. people all income groups equally
- e. other/explain

6.2 In your opinion, what do you think is the reason why people become members of cooperatives (“√” mark in the appropriate cell)

S.N.	To get periodic dividend	Type of co operatives				
S.N	To get access to input market	Not important	Slightly important	Moderately important	Highly important	Very highly important
a	To get access to input market					
b	To get access to output market					
c	To get access to credit services/loan/					
d	To get access to employment					
e	To get access consumer goods and services					
f	To access resources					
g	For other reason(specify)					

6.3 Is there any case where your cooperatives undertake? Promotes local community income diversification

a) Yes

b) No

6.4 If your answer to question 6.3 above is “No”, what is the reason?

Annex –2 Guides for group discussion with key informants

The following issues will be raised in group discussion, which will be undertaken with Officials

1. Establish for cooperatives
 - 1.1 objective of cooperatives
 - 1.2 fornications of the cooperative
 - 1.3 organizational structure of the cooperatives
 - 1.4 factors considered the in the establishing the cooperatives
 - 1.5 historical back ground of the cooperatives

2. Rule and regulation of the cooperatives
 - 2.1 cooperative registrations
 - 2.2 guiding principles of the cooperatives
 - 2.3 rights and duty of cooperatives
 - 2.4 management and bard of cooperatives
 - 2.5 power and duty of cooperatives management committee and other decision bodies
 - 2.6 accountability, devotion, transparency, etc of management committee

3. Roll of cooperative on poverty reduction
 - 3.1 Creating local employment and self employment opportunities
 - 3.2 Promoting access to inputs and out put market
 - 3.3 Mobilizing local communities' income diversification and capital accumulation
 - 3.4 promoting local communities' income diversification and capital accumulation
 - 3.5 providing consumable goods and services
 - 3.6 increase the productivity of local communities
 - 3.7 enhancing of income to the poor
 - 3.8 introducing modern technology (like improved seed and facilities like tractor)

4. Major opportunities of cooperatives based on the current

4.1 political environments

4.2 economical environments

4.3 legal environments

4.4 Social environments

5. Major challenge of cooperative

5.1 internal influences

- Management problem
- Member participation and loyalty
- Information awareness about the cooperatives
- Structural /organizational problem

5.2 outside operating circumstance

- Governmental linkage
- Competition with private institution
- Market constrain

5.3 possible solution of internal and external problem

5.4 Measures undertaken to resolve the challenges for the cooperatives developments

6. Government responsibility

6.1 In promoting and regulation of co-operatives

6.2 In making appropriate support services available cooperatives and other matter.

Annex – 3 Check list for interview with primary Cooperatives Leaders

1. How did your cooperatives establish?
2. What are the major objectives of your cooperatives?
3. What services does your cooperatives give for its members and non members ?
4. What benefits do each member gain from the services of the cooperatives
5. How is your cooperative managed?
6. What are the duty and responsibility of;
Each member?
General assembly
Executive committee?
Organizer(government/NGO agent>
Other main stakeholders
7. What types of relation do have with the government units(villages or district, cooperative organizing unit.
8. What types of services /support do you expect from GOS/NGOs and in reverse do these organs expect from your cooperatives?
9. What are the major concentrating of your cooperative?
 - Market availability to agricultural input, outpour and consumable input
 - Market information and computation
 - Inability of member to repay loan, unaffordable interest
 - Management problems
 - Malpractices (e.g Corruption, favoritism, use of the cooperative for personal advancement etc)
 - Members loyalty
10. What are the major supports your cooperative from the government?
11. Do your cooperatives provide credit to its member \?
- 11.1 If there are credit services, is there any repayment default experienced by your cooperatives on the part of borrowers?
- 11.2 If your answer to the above question is “yes” what do you is/are the reason?

- 11.3 How does your cooperatives handle such default problem
- 11.4 Indicate the major problem you observe so far with respect to provision of credit loan services.
- 11.5 What kind of remedial action do you suggest to overcome the problem you have indicated in above?
12. What types of activities does your cooperative undertake, in terms of input provision, output, marketing and provision of consumable goods.
13. Do you think that your cooperatives met its objectives?
 - 13.1 Accessing input market (credit services, improved seeds etc)
 - 13.2 Market availability at any time, adequacy of demand, proximity of market/sustainability of market location, fairness of price and other related issues.
 - 13.3 Creation of employment opportunity, capital accumulation and assessing resources by local communities especially the disadvantage group.
 - 13.4 The adequacy, quality, and convenience of services provided by cooperative mode of benefits distribution.
 - 13.5 What are your suggestion recommendations for the cooperatives to overcome the challenges and to strengthen their role on income generating and improvement of livelihood of their members?